

Amendments to the Specifications

Please replace paragraph [001] with the following amended paragraph:

[001] The Systematic Expansion of Leveraged Financing method[[, hereinafter]] (SELF) [[, uses five unique mechanisms to define an accelerated loan payment program that precisely calculates each extra payment amount and extra payment date of future extra payments made to debt(s) targeted for accelerated pay off. A floating payment method calculates unfixed payment amounts paid on the dates calculated to be affordable to the current budget. The method realizes significantly greater hard profits on the front end than programs featuring total interest costs savings provided on the back end]] reduces the repayment time of a loan by applying a derivative structure to the users existing fiscal environment that pays off longer term debt with shorter term debt then designing the pay off term of the shorter term debt according to the sum total of the projected daily instances of positive net income from the user's existing income and expense events. The method can be implemented manually without relying on a computer, computer software or computer system.